

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA (Philadelphia)**

IN RE: : CHAPTER 13
:
ASHRAFUL M. ISLAM : Bankruptcy No. 22-13182-amc
:
Debtor :

**EXCEL FINANCIAL CORP.'S
REMOTE WITNESS LIST FOR EVIDENTIARY HEARINGS**

Excel Financial Corp. ("Excel"), by and through its counsel, Friedman Schuman, P.C., files this Remote Witness List pursuant to the Court's request regarding the evidential hearings scheduled in the above-captioned action on April 11, 2024 at 10:00 a.m., in connection with (i) the Debtor's Objection to Excel Financial Corp.'s Proof of Claim; and (ii) Excel Financial Corp.'s Motion for Relief From Stay.

1. Richard Frankel, President of Excel Financial Corp.

Subject Matter of Testimony: The Loan from Excel to the Debtor and Dilruba Islam (loan documents, history, payments, legal fees and other expenses incurred by Excel, outstanding indebtedness); background/history of Excel's collections efforts, including state court action and prior bankruptcies; condition of Debtor's real properties.

Email: rfrankel@commonwealthcap.com

Location of witness: 518 W. Lancaster Ave., Haverford, PA 19041 (Excel's office address).

Place from which witness will testify: Offices of Friedman, Schuman, P.C., 275 Commerce Drive, Suite 210, Fort Washington, PA 19034 (in conference room with undersigned counsel).

2. Richard M. Lam of Richard M. Lam & Assoc. Ltd.

Subject Matter of Testimony: The appraisal of 409 W. Main Street, Lansdale, PA 19446

Email: rmlam@aol.com

Location of Witness: 2434 Butler Pike, Plymouth Meeting, PA 19462

Place from which witness will testify: Offices of Friedman, Schuman, P.C., 275 Commerce Drive, Suite 210, Fort Washington, PA 19034 (in conference room with undersigned counsel).

Respectfully submitted,

Dated: April 4, 2024

FRIEDMAN SCHUMAN, P.C.



By: _____

Ron L. Woodman, Esquire
Friedman Schuman, P.C.
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CERTIFICATE OF SERVICE

I, Ron L. Woodman, hereby certify that on October 24, 2025, I caused a true and correct copy of the foregoing *Excel Financial Corp.'s Remote Witness List For Evidentiary Hearings* to be served upon the following via the designated manner:

Via the Court's CM/ECF System:

Roger V. Ashodian, Esquire
Regional Bankruptcy Center of SE PA
101 West Chester Pike, Suite 1A
Havertown, PA 19083

Scott F. Waterman, Chapter 13 Trustee
2901 St. Lawrence Avenue
Suite 100
Reading, PA 19606

United States Trustee
Office of United States Trustee
Robert N.C. Nix Federal Building
900 Market Street, Suite 320
Philadelphia, PA 19107

All Parties Requesting Notice Pursuant to Bankruptcy Rule 2002



Ron L. Woodman